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Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 5th day of July, 1996 and acknowledged on the 5th day of July, 1996, James C Moore, a married person, and wife, Karen M Moore, executed and delivered a certain Deed of Trust unto Norwest Mtg Closing Services, Trustee for Norwest Mortgage, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 840 at Page 452; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Wells Fargo Bank, NA by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3153 at Page 202; and

WHEREAS, on the 2nd day of April, 2010 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3153 at Page 206; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 19th day of May, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Part of the Southwest Quarter of Section 17, Township 2 South, Range 8 West, DeSoto County, Mississippi, described as follows:

Beginning at a point in the South line of said Section 17 a distance of 226.27 feet East of the Southwest corner of Section 17; thence North parallel with the West line of said Section 577.5 feet to a point; thence North 84 degrees 00 minutes East 150.81 feet to an iron pin; thence South 5 degrees East 577.5 feet to a point in the South line of said Section; thence South 84 degrees 00 minutes West with the Section line 150.81 feet to the point of beginning.

Less And Except that property conveyed to DeSoto County, Mississippi in Deed Book 120, Page 542 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 13th day of April, 2015.

Emily Kaye Courteau

Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

/F10-0468

PUBLISH: 4.28.15/5.5.15/5.12.15

5.19.2015

and

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI **COUNTY OF DeSoto**

WHEREAS, on the 30th day of November, 2005 and acknowledged on the 30th day of November, 2005, Dana Lochridge, a single woman, executed and delivered a certain Deed of Trust unto Recon Trust Company, N.A., Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2365 at Page 192; and

WHEREAS, on the 14th day of November, 2014, the Holder of said Deed of Trust filed a Loan Modification Agreement of Deed of Trust by instrument recorded in the office of the aforesaid Chancery Clerk of Court in DK T Book 3902 at Page 658

WHEREAS, on the 26th day of September, 2011, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3348 at Page 726; and

WHEREAS, on the 2nd day of December, 2014 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3913 at Page 620; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 19th day of May, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy, 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 102, Alexander Place Subdivision, located in Section 22, Township 1 South, Range 6 West, DeSoto County, Mississippi, as recorded in Plat Book 87, Pages 22-23 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 13th day of April, 2015.

Emily Kaye Courteau

Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

/F14-1647

PUBLISH: 4.28.15/5.5.15/5.12.15

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Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 11th day of June, 2004 and acknowledged on the 11th day of June, 2004, Iva Jean Washington, executed and delivered a certain Deed of Trust unto Jim B. Tohill, Trustee for Argent Mortgage Company, LLC, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2014 at Page 94; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Wells Fargo Bank, N.A., as Trustee, for the benefit of the Certificate Holders of Asset-Backed Pass-Through Certificates, Series 2004-WCW2 by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2270 at Page 581; and

WHEREAS, on the 14th day of April, 2005 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2197 at Page 306 and rerecorded in Book 2571 at Page 428; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 19th day of May, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 859, Section "B" North 1/2 DeSoto Village Subdivision located in Section 33 and 34, Township 1 South, Range 6 West, City of Horn Lake, DeSoto County, Mississippi, as recorded in Plat Book 8, Pages 12-15, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 20th day of April, 2015.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

/F05-0735

PUBLISH: 4.28.15 - 5.5.15 - 5.12.15

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Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 28th day of November, 2008 and acknowledged on the 28th day of November, 2008, Erik J. Waaraniemi and Cindy L. Waaraniemi, husband and wife, executed and delivered a certain Deed of Trust unto OIG Title & Escrow, LLC, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for 1st Continental Mortgage, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2971 at Page 687; and

WHEREAS, Erik J. Waaraniemi and Cindy L. Waaraniemi, husband and wife is also known as Cindy L. Kitchens per the land records of DeSoto County, Mississippi; and

WHEREAS, on the 3 day of January, 2013, Mortgage Electronic Registration Systems, Inc. ("MERS"), as nominee for 1st Continental Mortgage, Inc., assigned said Deed of Trust unto Bank of America, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3565 at Page 720; and

WHEREAS, on the 11th day of March, 2014 the Holder of said Deed of Trust substituted and appointed Michael Jedynak by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3824 at Page 357; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 19th day of May, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

The land lying and being situated in Desoto County, Mississippi, being more particular described as follows, to wit:

Lot 169, Section "F", Lakes Of Nicholas Subdivision, Section 17, Township 2 South, Range 7 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 92, Page 22, in the Office of the Chancery Clerk of Desoto County, Mississippi.

Being all and the same lands and premises conveyed to Cindy L. Kitchens and Erik J. Waaraniemi, as J/T/W/R/S by Faxongillis Homes, Inc, in a warranty deed executed 10/24/2006 and recorded 10/27/2006 in Book 542, Page 769 Of The Desoto County, Mississippi Land records.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 22nd day of April, 2015...

Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

/F14-0206

PUBLISH: 4.28.15 - 5.5.15 - 5.12.15

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 15th day of April, 2004 and acknowledged on the 15th day of April, 2004, Benjamin E. Estes and Emily L. Estes, executed and delivered a certain Deed of Trust unto Arnold Weiss, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1970 at Page 497; and

WHEREAS, on the 21st day of March, 2013, Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, assigned said Deed of Trust unto Bank of America. N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DkT Book 3611 at Page 650; and

WHEREAS, on the 24th day of March, 2015 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3962 at Page 655; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 19th day of May, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 190, Greenbriar Lakes Patio Homes No. 4, in Section 30, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 34, Page 6, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 22nd day of April, 2015.

Emily Kaye Courteau

Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

/F15-0367

PUBLISH: 4.28.15/5.5.15/5.12.15

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Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 6th day of February, 2006 and acknowledged on the 6th day of February, 2006, Dwight David Owens and wife, Kristin Sue Owens, executed and delivered a certain Deed of Trust unto Jeffrey F McEvoy, Trustee for New Century Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2425 at Page 440; and

WHEREAS, on the 17th day of September, 2012, New Century Mortgage Corporation, assigned said Deed of Trust unto U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2006-NC1, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3504 at Page 354; and

WHEREAS, on the 20th day of February, 2015 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3945 at Page 761; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 19th day of May, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 85, Southern Pines Subdivision situated in Section 31, Township 1 South, Range 7 West as shown on plat of record in Plat Book 21, Page 43 in the Chancery Clerk's Office of Desoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed to Grantors herein by Warranty Deed recorded simultaneously herewith in the Register's Office of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 22nd day of April, 2015.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

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PUBLISH: 4.28.15 / 5.5.15 / 5.12.15

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Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 30th day of September, 2008 and acknowledged on the 30th day of September, 2008, Ragina M. Saulsberry aka Regina M. Saulsberry, Single Woman, executed and delivered a certain Deed of Trust unto Simon Weir, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Community Bank, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2954 at Page 60; and

WHEREAS, on the 19th day of July, 2013, Mortgage Electronic Registration Systems, Inc, as nominee for Community Bank, N.A., assigned said Deed of Trust unto U.S. Bank National Association, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3695 at Page 89; and

WHEREAS, on the 12th day of August, 2013 the Holder of said Deed of Trust substituted and appointed Michael Jedynak by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3695 at Page 90; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do on the 19th day of May, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 1464, Section C South, DeSoto Village Subdivision, situated in Section 33, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 10, Page 3 in the Chancery Clerk's Office of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 23rd day of April, 2015.

Michael Jedynak Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

/F12-0935

PUBLISH: 4.28.15/5.5.15/5.12.15

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Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 3rd day of May, 2010 and acknowledged on the 3rd day of May, 2010, Latonya M. Weeks, a single person, executed and delivered a certain Deed of Trust unto Charles M. Quick, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for IberiaBank Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3162 at Page 694; and

WHEREAS, on the 8th day of September, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for IberiaBank Mortgage Company, assigned said Deed of Trust unto Wells Fargo Bank, N.A., successor by merger to Wachovia Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3341at Page 203; and

WHEREAS, on the 13th day of October, 2011 the Holder of said Deed of Trust substituted and appointed Sean A. Southern by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3355 at Page 794; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do. on the 19th day of May, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00. p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 166, Section C, Ansley Park Subdivision, situated in Section 21, Township 1 South, Range 7 West, as shown on plat of record in Plat Book 92, Page 27-28 in the Chancery Clerk's Office of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 23rd day of April, 2015.

Sean A. Southern

Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

/F11-1774

PUBLISH: 4.28.15/5.5.15/5.12.15

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Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 17th day of January, 2013 and acknowledged on the 17th day of January, 2013, Suzann S Davis an unmarried woman, executed and delivered a certain Deed of Trust unto Travis Chapman, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Community Bankers Mortgage Group, a division of Merchants and Planters Bank, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DkT Book 3575 at Page 294; and

WHEREAS, on the 22nd day of August, 2014, Mortgage Electronic Registration Systems, Inc. as nominee for Community Bankers Mortgage Group, a division of Merchants and Planters Bank, assigned said Deed of Trust unto Franklin American Mortgage Company, by instrument recorded in the office of the aforesaid Chancery Clerk in DkT Book 3936 at Page 747; and

WHEREAS, on the 11th day of March, 2015 the Holder of said Deed of Trust substituted and appointed Sean A. Southern by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3951 at Page 753; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 19th day of May, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 29, Section A, The Brambles as located in Section 10, Township 2 South, Range 7 West, DeSoto County, MS, as shown on plat of record in Plat Book 103, Pages 1, in the Office of the Chancery Clerk, DeSoto County, MS.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 22nd day of April, 2015.

Sean A. Southern Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

/F14-1696

PUBLISH: 4.28.15 - 5.5.15 - 5.12.15